

TO: Cynthia Johnson  
Director of Policy and Planning Division  
Department of Treasury  
Financial Management Services  
401 14th Street SW  
Room 420  
Washington, DC 20227

I have read the public testimony given at the Baltimore location and I appreciate the level of detail that it takes to implement such a sweeping change. Government disbursement of funds affects all classes of people. I am an enthusiastic computer user who fully realizes the tremendous cost savings that are possible when automation and networking are put into place. I also appreciate the costs associated with paper-based disbursement methods. I applaud the government's efforts to improve its efficiency and better utilize tax-dollars.

It certainly can be argued that for most people, Electronic Funds Transfer (EFT) will be accepted and not be disruption to their lives. For others, there will be concerns of privacy, accuracy, banking fees, etc... Your office has taken great strides to carefully solicit input on these and other concerns. The financial sector has come forward with appropriate solutions. The final implementation looks to be a win-win situation for every party.

The zeal toward more efficiency can lead us to places that we did not intend. There are those that seek waivers for a variety of reasons. Some of their reasons can probably be attributed to misunderstanding, lack of banking experience, or whatever. I'm sure the knowledgeable members of your office could solve each and every case (give huge amounts of time and resources) and bring every one of these folks into the EFT system.

*However, I have to stop and remind myself that we are here to serve our customers.*

I would encourage your office to adopt a liberal waiver posture. There are some folks here at the Naval Surface Warfare Center, Crane Division, who do not desire to be included within EFT for the receipt of their paycheck and official travel reimbursements. They are being told by DFAS, Cleveland, that only temporary waivers (for lack of a personal checking account) will be terminated at the end of this year. These individuals value their privacy and stand on a religious belief that financial mandates are a promise to the "Mark of the Beast". I do not want to debate religious issues, but mandatory compliance to any law that serves the government's purpose (in this case, reduced costs) may be initiated with benevolence at the outset; however, a very different environment can arise in the future when additional efficiencies could be realized by extending government influence further into the personal finances of the individual.

Efficiency is not a strong enough argument to impose mandatory compliance to EFT and take away rights of individuals.

I think EFT is a great idea and I will personally subscribe to it. However, the success of this great country's financial industry is based upon free-choice. I STRONGLY DESIRE the ability to change my mind in the future, if that initial decision proves not to meet my personal needs. Others may not want to participate at the outset based upon religious beliefs or other reasons. The government should not take this right of choice away from the individual.

I would ask that a personal preference and/or religious waiver be allowed for complete exemption from EFT.

Thank you for your consideration on this matter.

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